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PTO/SB/81 (10-00)

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Application Number	09/892,223
Filing Date	June 25, 2001
First Named Inventor	Scott D. Cook
Title	Collecting And Aggregating Creditworthiness Data
Group Art Unit	2166
Examiner Name	Not yet known
Attorney Docket Number	16319-05393

I hereby appoint:



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Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).

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Name

Scott D. Cook

Signature

Date

9/19/01

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Assignee of record of the entire interest. See 37 CFR 3.71.

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Signature

Date

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